

Form B18 (Official Form 18)(12/01/2007)

United States Bankruptcy Court

Eastern District of New York
290 Federal Plaza, P.O. Box #9013
Central Islip, NY 11722-9013

IN RE:

CASE NO: 8-10-77338-reg

Ferrel L. Agard

866 Leonard Drive
Westbury, NY 11590

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-7058

DEBTOR(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: December 14, 2010

s/ Robert E. Grossman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0207-8
Case: 10-77338User: smarcus
Form ID: 253Page 1 of 1
Total Noticed: 32

Date Rcvd: Dec 14, 2010

The following entities were noticed by first class mail on Dec 16, 2010.

db +Ferrel L. Agard, 866 Leonard Drive, Westbury, NY 11590-1414
 aty +George Bassias, 21-83 Steinway, Astoria, NY 11105-1832
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
 Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 smg +United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse,
 560 Federal Plaza, Central Islip, NY 11722-4456
 6888373 +AES/ NATIONAL COLLEGIATE, PO BOX 2641, Harrisburg, PA 17105-2641
 6888377 +CHASE, PO BOX 78035, Phoenix, AZ 85062-8035
 6888378 +COHEN & SLAMOWITZ, 199 CROSSWAYS PARK DRIVE, PO BOX 9004, Woodbury, NY 11797-9004
 6888380 +EMPIRE PORTFOLIOS, INC., 199 CROSSWAYS PARK DR, Woodbury, NY 11797-2016
 6888381 +Forster & Garbus LLP, 500 BI County Blvd, Farmingdale, NY 11735-3960
 6888382 +HOME LOAN SERVICES, 150 ALLEGHANY CENTER MALL, Pittsburgh, PA 15212-5335
 6888383 +HOUSEHOLD FINANCE, ASSET ACCEPTANCE LLC, PO BOX 2036, Warren, MI 48090-2036
 6888386 +LENROY ENGLISH, 2 WHISPERING COURT, Huntington Station, NY 11746-8008
 6888385 +Law Office Stephen Baum, 220 Northpointe Parkway, PO Box 1291, Buffalo, NY 14240-1291
 6888387 +MEL S. HARRIS & ASSOCIATE, ATTORNEYS, 5 HANOVER SQUARE, 8TH FLR, New York, NY 10004-2752
 6888388 +NASSAU DISTRICT COURT, 99 MAIN STREET, Hempstead, NY 11550-2405
 6888389 +NASSAU SUPREME COURT, 100 SUPREME COURT DRIVE, Mineola, NY 11501-4802
 6888390 +OFFICE OF COUNTY, TREASURER, 240 OLD COUNTRY ROAD, Mineola, NY 11501-4255
 6888391 +SPS SELECT PORTFOLIO SERV, PO BOX 65250, Salt Lake City, UT 84165-0250
 6888392 +SUFFOLK COUNTY DISTRICT, COURT, 30 EAST HOFFMAN AVENUE, LENDENHURST, NY 11757-5001
 6918342 +Select Portfolio Servicing, C/O Steven J. Baum, PC, 900 Merchants' Concourse, Suite 412,
 Westbury, NY 11590-5114
 7002826 +Select Portfolio Servicing, Inc., Joseph N. Froehlich, Casey B. Howard,
 3 World Financial Center, New York, New York 10281-1013
 6888393 +TATE & KIRLIN ASSOCIATES, 2810 SOUTHAMPTON ROAD, Philadelphia, PA 19154-1207
 6888394 +VILLAGE OF WESTBURY, 235 LINCOLN PLACE, Westbury, NY 11590-3266

The following entities were noticed by electronic transmission on Dec 14, 2010.

tr +EDI: QRLPRYOR.COM Dec 14 2010 15:28:00 Robert L. Pryor, Pryor & Mandelup LLP,
 675 Old Country Road, Westbury, NY 11590-4513
 smg +E-mail/Text: ustpregion02.li.ecf@usdoj.gov United States Trustee,
 Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,
 Central Islip, NY 11722-4456
 6888374 +EDI: ARROW.COM Dec 14 2010 15:28:00 ARROW FINANCIAL SERVICES, 5996 W TOUHY AVENUE,
 Niles, IL 60714-4610
 6888375 +EDI: ACCE.COM Dec 14 2010 15:28:00 Asset Acceptance LLC, PO Box 2036,
 Warren, MI 48090-2036
 6888376 EDI: CAPITALONE.COM Dec 14 2010 15:23:00 CAPITAL ONE BANK USA NA, PO BOX 71083,
 Charlotte, NC 28272-1083
 6929679 EDI: RECOVERYCORP.COM Dec 14 2010 15:28:00 Capital Recovery IV LLC,
 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 6888379 EDI: DISCOVER.COM Dec 14 2010 15:23:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 6888384 EDI: HFC.COM Dec 14 2010 15:23:00 HSBC, PO Box 4144, Carol Stream, IL 60197-4144
 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2010

Signature:

